AMENDMENTS TO THE CLAIMS

In the Claims:

1.   (Currently Amended) An electronic bill presentment and payment system, comprising:

a database capable of storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers;

a bill data processor coupled to said database, said bill data processor <u>configured to convert</u> ~~being capable of converting~~ data received from said plurality of billers into a format compatible with said database;

a bill report processor coupled to said database, said bill report processor ~~being capable of allowing~~ <u>configured to allow, after authentication of a merchant identification number,</u> at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and the status of said biller's bills stored in said database;

a bill security element which prohibits access to said database by any entity not having encrypted access to said database; and

a portal interface element coupled to said database, said portal interface element <u>configured to access</u> ~~being capable of supporting~~ a plurality of visual interfaces each associated with a different web portal or bill presentment and payment website, each visual interface being <u>associated with</u> ~~supported by~~ a web portal or bill presentment and payment website different from other of said visual interfaces, each of said visual interfaces <u>configured to allow</u> ~~allowing~~ a consumer to review and pay said consumer's bills and thereby change information in said database only if said consumer has been authorized <u>to access</u> ~~access to~~ said database by a credit verifier.

2.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 1, further comprising a bill payment processor <u>configured to communicate</u> ~~capable of communicating~~ with a plurality of financial institutions in order to couple said financial institutions to said database in order to facilitate payment of bills.

3. (Currently Amended) An electronic bill presentment and payment system as defined in Claim 1, further comprising a bill payment processor <u>configured to communicate</u> ~~capable of communicating~~ with a plurality of payment facilitators in order to couple said payment facilitators to said database in order to facilitate payment of bills

4. (Currently Amended) An electronic bill presentment and payment system as defined in Claim 1, in which said bill security element <u>uses</u> ~~is adapted to utilize~~ a third party credit verifier as said credit verifier.

5.   (Previously Presented) An electronic bill presentment and payment system as defined in Claim 1, in which said portal interface element is adapted to employ HTML transmissions.

6. (Currently Amended) An electronic bill presentment and payment system as defined in Claim 1, in which said portal interface element <u>uses</u> ~~is adapted to employ~~ XML transmissions.

7. (Previously Presented) An electronic bill presentment and payment system as defined in Claim 4, in which each said consumer is authorized access to said database by a credit verifier during a particular consumer session on said visual interface only after an interactive session between said electronic bill presentment and payment system and said credit verifier which occurs during said consumer session

8. (Currently Amended) An electronic billing presentment and payment system comprising:

a database capable of storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers;

a bill data processor coupled to said database, said bill data processor <u>configured to convert</u> ~~being capable of converting~~ data received from said plurality of billers into format compatible with said database;

a bill report processor coupled to said database, said bill data processor <u>configured to allow, after authentication of a merchant identification number,</u> ~~being capable of allowing~~ at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and the status of said biller's bills stored in said database;

a bill security element which prohibits access to said database by any entity not having encrypted access to said database;

a bill payment processor <u>configured to communicate</u> ~~capable of communicating~~ with a plurality of financial institutions in order to couple said financial institutions to said database in order to facilitate payment of bills; and

a portal interface element coupled to said database, said portal interface element <u>configured to allow access to</u> ~~being capable of supporting~~ a plurality of visual interfaces each associated with a different web portal or bill presentment and payment website, each visual interface being associated with a different web portal or bill presentment and payment website from other of said visual interfaces;

wherein said portal interface element is adapted to prompt said consumer, via said visual interface, for logon information and to receive from said consumer, via said visual interface, logon information which is used to initiate an interactive session via said bill security element with a credit verifier to obtain authorization for said consumer to have access to information from said database, whereupon if authorization from said credit verifier is received from said credit verifier, said portal interface element is adapted to allow said consumer to access information in said database in order to pay bills.

9.   (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said consumer may use any one of a plurality of different ones of said visual interfaces on a to receive and pay bills.

10.   (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said portal interface element is adapted to allow said consumer to use said visual interface on its associated website to review and pay a plurality of bills from a plurality of billers.

11.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 8, wherein said consumer uses the bill report processor with ~~bill report processor is adapted to allow said consumer to use~~ one of said visual interfaces on a website to inquire online about the status of at least one bill, said inquiry being conveyed by said system to the particular biller.

12.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 11, wherein said bill data processor establishes ~~is adapted to allow said system to establish~~ an interactive session between said consumer and the particular biller.

13.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill payment processor is configured for ~~adapted to allow~~ said consumer to pay bills using a credit card.

14.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is configured for ~~adapted to allow~~ said consumer to receive reports from said system.

15.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor configured for ~~is adapted to allow~~ said system to automatically notify a biller when a consumer has paid a bill.

16.   (Previously Presented) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill data processor is adapted to allow a biller to modify, online, the format in which a bill is presented to said consumer on said visual interface.

17.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 8, wherein said portal interface element is <u>configured for</u> ~~adapted to allow~~ said consumer to modify, online, the format in which a bill is presented to said consumer on said visual interface.

18.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is <u>configured for</u> ~~adapted to allow~~ said consumer to select for review bills coming due on a certain date.

19.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 8, wherein said bill report processor is <u>configured for</u> ~~adapted to allow~~ said consumer to select for review bills overdue.

20.   (Currently Amended) An electronic bill presentment and payment system as defined in Claim 8, wherein said portal interface element is <u>configured for</u> ~~adapted to allow~~ said consumer to pay bills from a plurality of different visual interfaces, each on a different site.

21.   Cancelled